THE DOWNHILL OF LIFE.

In the downhillfof life when I find I'm declin-May my fate no less fortunate be. Than coiming.

And a cot that o'erlooks the broad sea.

With an ambling-pad pony to pace o'er the

I carol away idle sorrow.
And, as gay as the lark that each day hails the

Look forward with hope for to-morrow. With a porch to my house both for sunshine and ale, too, hime or shade may prevail, cat plat of ground for the use of the

and a barn for the use of my flail. And a purse when a friend wants to borrow, I mey no nabob, his riches or fame or the nonors that wait him to-morrow.

And when I at last must throw off the frail covwhich I've worn for years three score and ten-

hovering.

Nor my web wish to weave o'er again.

Joe my face in the glass I'll serenely survey,

With asmile count each wrinkle and furrow,

For this worn-out old coat which is threadbare Shall become everlasting to-morrow.

THE MIDNIGHT "SPECIAL"

The station of Warlton was in one of the most out-of-the-way places for obtaining news guable. It was a good half-mile from lattle town of the same name which was located in the midst of the pretty Smoky Hill Valley. The town was a good place for news and a number of city dailies, printed both to the East and to the West, were glad to obtain happenings. The Atlas Graphic was par-marly careful to give Warlton's sensations the world. The distance from the telewires, however, made it difficult to oblph Verne sat in the telegraph office one

mos night almost dozing over the clicking res. He was but fourteen, and, though important to be night operator of the little station, yet enjoyed play well enough to feel The express is late," he mused, as he an order from division headquarters.

Now I'll have to sit up here for an hour or longer waiting till it goes by."

bad balf-dozed off into dreamland again on his trained ear caught a quick-repeated

He answered it and waited. The message Want special on murder at Warlton.

Operator get news and send quick. Good pay. Party here says murderer has one arm and had scar on face. (Signed.)
"The Atlas Graphic." Ralph was wide awake by this time. He had not been up to Warlton that day, using been playing in the fields and taking a

The news of the murder must have been tout by the day man, who had told him than. How was he to get the story? Even as he considered it there was a shufe of teet on the walk outside and the door A tall, dark-browed gentleman entered and

ted himself in the waiting-room. In a ment he arose and came into the operator's Fine evening, he muttered, and Ralph used that he kept a heavy scarf around his

at came from there. How's the ex-

hame the luck. That means a big wait." man's head gave a quick jerk, and then nothing particular about it, though."

ild Seymore, the banker."

Was Ralph's turn to be surprised. The
an had been one of the richest men in
wn, and lived alone on the outskirts of

how was it done?" continued the boy se in somehow, an'-but I don't know ag about it. When will that train get

h turned to answer and saw the man behind him. The sinister face struck to his mind, and he fairly shuddered as ait and Fil ask," and he began clicking

ont of him was a piece of glass cove the connecting switch. It had become that you the inside, and with the light shining on it, made a rude mirror. Suddenly glanding in its direction Ralph noticed that h ild see the stranger, who was still standing

behind his back. As he watched, he saw the man loosen the scarf which was about his Something revealed itself that sent a hill to the boy's heart, chill to the boy's heart.

There was a deep scar on the neck! But there was yet another sign. She stranger wrapped up his neck again, and as he did so the other mark revealed itself. He used but one hand. The other was evidently useless. Kalph was alone with a murderer!

"Won't be here in some time yet," he mut-red, with unsteady voice, to keep the man net. "I'll find out shortly."
How his fingers did fly! He called up the ext station above and inquired for the sheriff.

t functionary was out of town. Then the He, two, was gone. But at the third operator told him that an officer was near. The murderer of Seymore is in the office. Ralphrattled on, , and the officer, with g force, must come on the express to him. I'll keep him if I can."

Saddenly the thought came over him: What if the man understands telegraphy?" But a glance at the mirror told him that the

Seems ter me you're a long time gettin' an wer," muttered the man. Fellow up the road's inquirin' about a carof salt," answered Ralph, with a pardon-

prevariation.
There's something, now," he went on, as "call" came. It was from the station are the sheriff had been found: apress just left. Sheriff and four aids

Train's left Salina," said Ralph out loud, Then he called up Cambria. "Tell the concert to have sheriff and force in front card make a quick leap," he instructed.

Soon the train reached the place, and he is informed that the order had been obeyed.

be man was walking restlessly up and wn the floor. Ralph was afraid he would something, but he evidently did not, ough he was constantly looking out of

a came the message from Solomon. The had left there, and Ralph leaned back in air to wait for the whirling wheels to pass the long stretch that separated the two

ows he seemed only anxious about the

man came up to him again. The face He glowered at the boy and was eviworried lest some one should come in. here was little night travel and it was kely that there would be another passen-

ems ter me you're doin' a mighty lot of ess for a night train," he grumbled, and saw in the mirror that he was being

fussin' about the salt," was the reply, with his excitement he could hardly

mly the long-drawn-out whistle of the rang express engine rung out through the stranger started nervously the his way toward the door, if the nurderer escape? Would the be quick enough? Ralph could hardly on leaping from his chair, and still he

-z went the iron mouster before the a spect of steam and fire lighting its

he dark baggage-car followed, and he the first coach, perator forgot prudence. He leaned of the window and saw five stout cap to the platform. He saw them apthe figure in the shadow of the doorthe stranger realized the danger and

crack! went the sheriff's revolver, he murderer was stretched upon the plat-

ment he was in irons and the pas-had gathered round. Before the Before the alled out Ralph was the recipient of compliments. The best one was from all, who said: "There is a reward of There is a reward of out for this man, and you'll get it,

the train pulled out into the night and and his posse started with the man for a half-mile walk across the fields to Warlton, to place the prisoner in

There were no more trains due, but Ralph did not doze, "Atlas," his fingers called along the wires.

and when he had the little city he began, "Special to the Graphic," and continued until a complete story of 2,000 words had been rushed in, giving a detailed account of the murder, as the sheriff had related it, and of the capture.

Anxiously he awaited the papers brought down by the morning train. What a bundle of them—600 copies for Warlton, and on every one the big black headlines announcing the murderer's capture, not forgetting his own every one the big black headlines announcing the murderer's capture, not forgetting his own work in the matter, this having been supplied by the editor. Every copy was sold and more were needed. Raiph was the hero of the hour, and the Graphic did not get over crowing about its great news "scoop" for three months.—Yankee Blade.

A YEAR OF STORMS.

Weather-Sharp Foster's Discouraging Prediction and His Reasons Therefor,

Beginning with the first week in May of this year and ending with the last week in June, 1892, will constitute the greatest storm period since 1892-3, and it will be at its greatest force during the coming winter. The winter will set in early and with its unusual cold and great snow storms and blizzards will be what is termed a very hard winzards will be what is termed a very hard win-ter. These winter storms will begin in the northern tier of States with great severity in October, and an early winter, very severe all over the continent, will follow. The force of the storms will increase very gradually, and the May storms will not be so marked as those later on. We will probably have an occasional tornado, but destructive storms will not attract general attention till after June 8, when the great battle of the elements will begin in earnest, and every month will will begin in earnest, and every month will begin its noted storms.

June is not always a month of great storms, but it will be this year, and should my predic-tions be verified as to that month the public will give more attention to what I have said as to the eleven months that follow it. October and November are the months that usually bring the tropical hurricanes that are sometimes very disastrous on the Guif of Mexico and occasionally do damage as far north as Theorems and Arlaness. The great hurri-Tennessee and Arkansas. The great hurricanes that visited the lower Mississippi the coast of the Gulf of Mexico in 1832-3 will be repeated next October and November. Wherever you find an old man who followed flat-boating on the Ohio and Mississppi river in 1832-3 you will find an oracle who can re-veal much history about the hurricanes of the lower Mississippi river at that time. Portions of Flordia were greatly damaged by the hurri-

canes sixty years ago.

I do not desire to create any unnecessary I do not desire to create any unnecessary sensation about this very great storm period, but no harm can come by being prepared for the very severe winter and the great storms. Hundreds of thousands of people who read my weather forecasts every week will have great that he had been forecasts every week will have great the beautiful to the product of faith in the predictions made in this letter, for they know that I am very careful and seldom mislead them. The forecasts are not based on any superstition or secret, but on what I know to be, and on what any person may

know to be, real physical causes.

The causes of this period of great disturbances will be the equinox of Saturn in October ances will be the equinox of Saturn in October and the equinox of Jupiter next January. Jupiter's equinox occurred in August and Saturn's in October, 1832, and hence the great storms of that and the year following. The equinoxes of these planets cause great electric disturbances in our solar system just as do the equinoxes of our earth in March and September, but on a larger scale. Electricity is the force that causes all storms, and the sun and all the planets throw an electric force far into space over their equators, as does the electron space over their equators, as does the electro-dynamo, and consequently when any planet passes its equinoctial the electric tension of the sun and of that planet are disturbed, and simultaneously the electric force of every planet in the solar system is unbalanced. which effects the electric currents of the earth.-Dalias News.

In Horror of Night Doctors.

"Law, sah, he jess did miss cotchin' me las' night, and I thought you was another." speaker was an ancient "mammy." who in the past sixty-iour years had nursed eleven of her own children, and no one really knows how many white ones. And in the minds of every one she had instilled her belief in "night doctors." She had been startled by nearly running against a reporter of the Post as she hurried home about 7 oldsets hest away as He ied home about 7 o'clock last evening. He eassured her that he was no "night doctor." but a plain, inoffensive citizen, and as she left bim he pondered upon the strange super-stition which in spite of thirty years of com-parative enlightenment, still hovers in the minds of colored folks of the older school. Though no one of them has ever been kid-named in this way, most of them have had

napped in this way, most of them have had very narrow escapes, almost as narrow as that of old "aunty's" yesterday, and every one has had a friend disappear in this way The method of their capture is about as fol lows, according to their belief: The night doctor meets them in a lonely spot, and, doctor meets them in a lonely spot, and, without a word, claps a peculiar plaster over their faces. This stifles their cries and ultimately suffocates them. Their bodies are then carried to the medical college, where they are dissected, and a valuable extract is made from the coloring matter which makes the "darky" browner than, the white person. That is why "night doctors" on kidnapping bent prefer the colored people particularly. Where did this brief originate? Perhaps in darker Africa, in days when ancestors of the race in this country were changed from Africal country were changed from Africal country were changed from Africal care and country were changed from Africal care and country were changed from Africal care and care and care and care care and ca race in this country were changed from Africans to Americans through the medium of the slave ship, manacle, and lash, sonable explanation is to be had in studying

the effects upon the colored people in this country of the crime which gave a new word to the dictionary—"burking." —Washington Told of a Rothschild Parrot.

The Baron de Rothschild of Paris, so runs the tale, was desirous of sending to his kins-man at Frankfort, whose birthday was at hand, me acceptable token of remembrance. should fancy that a member of that family would be an exceedingly difficult person for would be an exceedingly difficult person for whom to choose a gift, and so the Baron found. After much cogitation and many investigations he decided upon a wonderfully trained and talkative parrot, whose facility in learning and phrase that he had been told a few times was particularly noted. One of the clerks of the Paris house was deputed to convey the precious fowl to Frankfort. Now the weather was cold, (the young man disliked traveling, and above all the parrot, with the usual perversity of his race, screamed and usual perversity of his race, screamed and screeched all night, so that none of the occupants of the sleeping car in which he and his guardian were installed could get any rest. "Shut up, you confounded Jew!" ex-claimed his protector in a passion more than once, moved to anti-Semitic feeling by the disagreeable journey and the parrot's bad be-

havior.
At last the bird and its disgusted protector arrived safe in Frankfort, and the parrot was formally presented to its new owner, who at once commenced trying to coax it to talk. Polly listened to M. de Rothschild's discourse for a few minutes, and then in reply enunciated with startling distinctness the latest phrase he had learned; "Shut up, you counded Jew." —Philadelphia Telegraph. "Shut up, you con-

A Mine for Entomologists.

A well-known local entomologist shot a male kingbird in this vicinity a few days ago, and on picking it up was surprised to find a strange-looking beetle crawling out of its mouth. This gave the gentleman an idea, and on skinning the bird, preparatory to mounting, he took particular pains not to ininre the gizzard. On opening this he found exactly what he thougt he would—a mate for exactly what he though he would—a mate for the beetle. "The fact that I found one beetle heretofore supposed to be a stranger to this locality led me to think that perhaps the bird had caught both the male and the female, and I was right. This curious incident shows how little is known even of the faum of our own neighborhood. Here I have been study-ing beetles for twenty years past, and have hendled in that time, more than 2,000 success. handled in that time more than 2,000 species, yet in this strange manner, and at a time when I least expected it, a new species falls lirectly into my hands. This also shows the directly into my hands. This also shows the variety of food eaten by the kingbird, one of whose favorite morsels is the common honey-These it devours to such an extent that it has become a nuisance to bee-keepers, who know it as the 'bee-bird' or 'eagle-fighter.'"— Cincinnati Times-Star.

For blood, skin, stomach and kidneys use Plummer Bromine Arsenic Water from na-

ture's own laboratory.

Ladies will find this water the very best cure Ladies will find this water the very best cure for indigestion and dyspepsia, and it will at the same time clear up all olotches, freckles and pimples on the skin, and thus beautify the complexion. This water is from the celebrated Healing Springs of Ashe county, N. C., and is being generally used in dyspepsia, indigestion, acid stomach, kidney troubles of all kinds, impure blood, old sores, pimples, blotches, scales and rough skin. Be sure to get the Plummer Bromine Arsenic Water.

Owens & Minos Davo Co., Agents,

Owens & Minor Davo Co., Agents, Opposite Postoffice, Richmond, Va.

LANGSTON'S CHEAP BRAYADO.

Empty Threat to Contest the Seat of Hon. James F. Epes.

RAUM AND HIS PRECOCIOUS SON.

Both of Them Will Have to Go-A Former Favorite Resort Being Ruined by Gamblers...The New "People's" Party.

[Special Correspondence.]

Washington, May 23.—It is evident that Langston's threats to contest the election of Hon. James F. Epes in the Fourth Virginia district was cheap bravado. Under the law regulating contests in the House the cases have all been made up and the parties contestants and contestees have been notified to appear before Clerk McPherson next Wednes-day and Thursdayeither in person or by counsel day and Thursdayeither in person or by counsel to witness the opening of the testimony. As Langston has not taken any of the preliminary steps he is now precluded from making a contest unless he should go to much additional trouble and expense. Having been through one contest, of course Langston is familiar with all the requirements, and had he intended to submit his case he would have to do so in the regularly prescribed manner.

It will be no surprise to many Virgingers to

It will be no surprise to many Virginians to learn that Langston was inculging in bluff when he threatened to contest, and his neglect to formally institute his case is only worth; of mention because he has so frequently and persistently reiterated charges of fraud and intimidation and has availed himself of every opportunity to publicly declare that he possessed proof so convincing that he were willing to submit it to a Damocratic House. The fact submit it to a Democratic House. The fact is, that Langston regards his political career in Virginia as at an end, and he is now and has been for months, begging the adminis-tration for an office. The indications are that he will only disturb Virginia politics sporadically hereafter.

A FAVORITE SUNDAY DESORT. The Virginia shore of the Potomac river, extending to a distance of four or five miles above the city, is one of the favored Sunday resorts of the people of Washington. On the Virginia side high bluffs stretch clear up to and even beyond Little Falls. They are heavily timbered with the natural forest property and core of the project trees have growth, and some of the majestic trees have no doubt thrown their shade over the waters of the Potomac since the period when the aborigines roamed this region. All along the Virginia shore for at least five miles above the city there is everything to invite picnic parties and to suggest romance. The bluffs, though high, are not inaccessible except at certain points where man's avarice has de-spoiled the loveliness of nature. The bluffs facing the river arc, as a rule, composed of strata of granite which extend back far beneath the roots of the forest trees. Several different companies have ac-quired title to tracts of land bordering on the river, and the rock obtained from the quarries there established supplies Washington with most of its building material, fu several places the rock has been quarried as far back as the line of adjoining farms, and in one or two cases it required legal proceedings for the owners of farms on the heights to check the invasion of systicious quarryman. Despite invasion of avaricious quarrymen. Despite this despoilment, however, the face of the bluffs present many features of natural grandeur and beauty.

A BEAUTIFUL PANORAMA.

The heights overlook the Potomac for a stretch of several miles and present to the admirer of nature many varied scenes of nature's gorgeous handlwork. The hillside abounds with springs gushing forth the purest and coldest water, and hundreds of lovely plateaus or level spots, small is but ample for a limited pienic party. but ample for a limited picnic party. On any pleasant Sunday from the first opening of spring the Virginia bluffs are made a variegated spectacle of human animation. The ladies in numbers are out with new spring costumes and lovely picnic hats. The several boat clubs of Washington have landings along the bluffs, and every Sunday their barges and other boats are out carrying a cargo of all the ladies for which room can be found. Family picnic parties are made up and reach the picnic parties are made up and reach the favorite grounds either by water or by driving up the lonely country road and walking down the winding paths to choice places beside the cool springs.

PICNIC PARTIES. The popular method of reaching these cool and lovely retreats with those who cannot afford to own launches or belong to boat clubs is by passage on several small steamers which ply between Georgetown and the several up-river landings. These little steamers on pleasant Sundays are crowded each trip with picnic parties, what, with the well-filled lunch-baskets and the owners thereof, it is often difficult to obtain even comfortable standing

GAMBLING HOUSES.

For years these grand old Virginia bluffs have been the most popular resort of inno-cent pleasure-seekers from Washington: but of late they have been invaded by a pernicious class which threatens to drive away the better elements. At several eligible places or plateans along the shore, gambling-houses have been established. By some means not yet explained to or understood by the interested public, the gamblers have obtained possession of the best sites along the river front, and have erected cheap structures, in and around which all species of gambling are carried on every Sunday, apparently without the knowledge, and certainly without the interference of the and certainty without the interference of the Virginia authorities. It is inexplicable to the thousands who have for years frequented the lovely Virginia shore that gamblers and the vicious elements which accompany them and follow in their wake should so openly defy the laws and do violence to every sentiment of law and order.

BAUM'S PECCADILLOES.

It now developes that it was the Civil Service Commission which traced the junior Raum of the Pension Office and exposed his peccadilloes—to employ a mild term. Com-missioner Roosevelt is authority for this statement. He said to-day that the suspicions of the commission were aroused by certain incidents connected with the passage of several candidates for pro-motion in the Pension Office, and particularly by the interest which young Raum manifested in these candidates. An inquiry showed that fraud had been practised, Commis-sioner Roesefelt reported the facts to Secretary Noble, of the Interior, and that led to the heated controversy between the Secretary and the Commissioner, which was reported in The Times several weeks ago. In the same connection it may not be out of place to state that The Times was one of the first papers to validity the fact that the first papers to publish the fact that the Secretary and the Commissioner were in collision and to announce that Commissioner Raum would soon be compelled to retire from his

YOUNG BAUM'S RAPID PACE.

The career of young Raum has been one of a very rapid gate. He not only essayed to keep race-horses, but he has been a leader in an extremely fast set. Since he was given virtual charge of the Pension Bureau by his variual charge of the Felsion Bureau by his father, he has been a great admirer and patronizer of the ballet. He has cultivated acquaintance with ballet girls; has entertained almost whole corps of some of the operas at supper. His salary was entirely too diminutive to meet the demands upon his purse, and as a result he grabbed whatever he could get his hands upon.

COMMISSIONER BOOSEVELT'S ACTION. Commissioner Roosevelt after having in-formed himself of the young man's tendencies, indulgencies and career, sought an interview with Secretary Noble, and submitted to him all the facts he had ascertained. The Secretary summoned Commissioner Raum, and with all the consideration possible, ad-vised him of the career his son was leading, and admonished him of the consequences. Instead cf accepting the advice and admonition in a kindly spirit. Commissioner haum was resentful, and that very night gave expression to the criticisms of Secretary Noble which were published in The Times. He charged that there was a conspiracy to rum him, and that Secretary Noble headed it. By this mode of conduct the Commissioner so identified himself with his son's delinquencies that "he must

christened their political buntling, naturally causes some comment among politicians here, but the most significant feature is that the new movement threatens the Republicans, while it does not materially disturb the Democrats. This phase of the new party is conceded by many Republicans, who admit that it may make serious inroads upon the formerly reliable Republican States of the Northwest, while it will not disturb Democratic harmony in the South or disturb Democratic harmony in the South or in the States of New York, New Jersey, and Connecticut. So far as Indiana is con-cerned, Democratic leaders from that State declare that they do not feel apprehensive, holding that the "People's party" will draw three votes from the Republicans to one from the Democrats.

This opinion is based mainly upon the theory that the antagonisms of the new party are directed more against Republican than Democratic policy; that the new party is aiming its guns chiefly at the advocates of high tariff and the opponents of silver, and that in both these great issues the Democrata that in both these great issues the Democrata are in line with the People's party.



SYMPTOMS OF LIVER DISEASE! Loss of appetite; bad breath; bad taste in the mouth; tongue coated; pain under the shoulder-blade; in the back or side—often mistaken for rheumatism; sour stomach with flatulency and water-brash; indigestion; bowels lax and costivo by turns; headache, with dull, heavy sensation; restlessness, with sensation of having let something undone which ought to have been done; fullness after eating; bad temper; blues; tired feeling; yellow appearance of skin and eyes; dizziness, etc. Not all, but always some of these indicate want of action of the Liver. For

A Safe, Reliable Remedy that can do no harm and has never been known to fall to do good

Take Simmons Liver Regulator -AN EFFECTUAL SPECIFIC FOR-Malaria. Bowel Complaints,
Dyspepsia, Sick Headache,
Constipation, Billousness,
Kidney Affections, Jaundice,
Mental Depression, Colic.

A PHYSICIAN'S OPINION. "I have been practicing medicine for twenty years and have never been able to put up a vegetable compound that would, like Simmons Liver Regulator, promptly and effectually move the Liver to action, and at the same time aid (instead of weakening) the digestive and assimilative powers of the system."

L. M. Hinton, M.D., Washington, Ark. ONLY GENUINE

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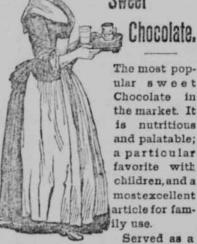
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drink or eaten as Confectionery, it is a delicious Chocolate. The genuine is stamped upon the wrapper, S. German, Dorchester,

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PILE CURE.

with his son's delinquencies that "he must go." It is only a question of short time until he must retire.

It seems that the Pension Office is destined to fix a stigma upon the Harrison Administration.

THE PEOPLE'S PARTY.

The "People's party" as the conglomerate fanatics who assembled at Cincinnati have

The "Later of Piles Cure.—A GUARANTEED CURE.—A

INSURANCE STATEMENT

A NNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE SIST DAY OF DECEMBER, 1850, of the actual condition of the RIDELITY AND CASCALT INSURANCE COMPANT, organized under the laws of the State of New York, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to sections 1280 and 1281. Code 1887, regulating the reports of insurance companies.

wealth of Virginia, pursuant to sections 1250 and 1251. Code 1557, regulating the reports of insurance companies.

Name of company in full—Fidelity and Casualty Company, of New York.

Home or principal office of said company—140 Broadway, New York City.

Character of the company whether fire, fire and marine, or Marine insurance company—Fidelite and Casualty Issueance.

President—William M. Richards.

Vice President—George F. Seward.

Secretary—Robert J. Hillas.

Organized and incorporated—March 20, 1876.

Commenced business—May 1, 1876.

Name of the General Agent in Virginia—W. L. Serdon.

Residence of the General Agent in Virginia—Richmond, Va.

I. Capital.

I. CAPITAL.

IL ASSETS. The assets of said company, and a detailed statement of how and in what the same are invested: Value of real estate owned by the company, less \$6,000, the amount of incumbrances

Account of stocks, bonds and treasury notes of the United States, and of this State and other States, and also of stocks and bonds of incorporated cities in this State, and of all other stocks and bonds, owned absolutely by the company:

par value. market value. 75,000 00 **8** 91,000 00 75,000 00 88,500 00 25,000 00 27,500 00 25,000 00 27,250 00 Lake Erie and Western rainroad, first mortgage 5 per cent. 25,000 00 27,000 00 Chicago, Rock Island and Pacific railroad, Ext'n and Col. 5 50,000 00 49,000 00 per cent. bonds. Central railroad of New Jersey, general mortgage 5 per cent. bonds. central railroad of New Jersey, general mortgage 5 per cent.
bonds.

Cincinnati, Indiana. St. Louis and Chicago railroad, first
mortgage 4 per cent. bonds.
Chesapeake and Ohio railroad, P. M. 6 per cent. bonds.
Consolidated stock of the city of New York, 2½ per cent.
Kings county elevated railroad, first mortgage 5 per cent.
bonds.
City of Kichmond, Va. 4 per cent. guaranteed stock.
Wabash railway, first mortgage 5 per cent bonds.
200 shares Morris and Essex railroad extension stock.
Indiana State, 3 per cent. bonds.
200 shares Pennsylvania railroad stock (par \$50).
Central Ohio railroad consolidated first mortgage 4 per cent.
bonds. 25,000 00 27,250 00 11,250 00 100,000 00 99,000 00 10,000 00 10,000 00 24,500 00 20,400 00 50,000 00 9,825 00 10,000 00 10,000 00 25,000 00 20,000 00 50,000 00 10,000 00 Western Union Telegraph Company, collateral trust, 5 per cent. bonds. 25,000 00 25,000 00 cent. bonds. 100 shares New York Central and Hudson River railroad 10,000 00 10,150 00 stock.

Denver and Eio Grande, first consolidated mortgage 4 per cent bonds. 4,000 00

Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each. Total par value, mark't value.

Total par and market value, carried out at market value. \$674,000 00 \$712,240 00 712,240 00

20,000 00 \$ 20,800 00 15,000 00 11,850 00 \$50,000 00 20,000 00 15,900 00 6,000 00 4,620 00 per cent. bonds. Evansville and Terre Haute bonds. Grand Rapids and Indiana, first mortgage bonds St. Louis, Jacksonville and Chicago 7 per cent. 2,000 00 2,200 00 3 50,000 00 Cincinnati and Springfield, first mortgage 7 per 4,000 00 4,520.00 N. Y. L. E. and Western second consul mortgage 10,000 00 9,675 00 Denver and Rio Grande, first mortgage cor cent 5,000 00 bonds
Wabash radiway, first mortgage 5 per cent bonds
Western Union Col. Trust, 5 per cent, bonds
Richmond and West Point Terminal, first mort-4,000 00 3,960 00 25,000 00 gage 5 per cent. bonds.
100 shares Western Union. stock.
100 shares Canada Southern. stock.
100 shares Western Union Telegraph. stock.
Fort Worth and Denver City, first mortgage 6 per 10,000 00 4,850 00 30,000 00 22,800 00 cent bonds
Union Pacific, sinking fund, 8 per cent bonds.
Metropolitan Elevated, first mortgage 6 per cent,
bonds
St. Joseph and Grand Island, first mortgage 6 per
cent, bonds
200 shares Chicago, Rock Island and Pacific, 2,000 00 12,000 00 12,960 00 5.000 00 5,712 50 50,000 00 2,000 00 1,940 00 stock.

West Shore railroad, registered first mortgage
4 per cent. guaranteed bonds.

New Jersey Southern railway, 6 per cent. bonds, 10.000 00 10,225 00 3,180 00 Wabash Railway Company, first mortgage 5 per 6,000 00 5,880.00 cent bonds, due 1989 Michigan Central railway, first morigage 6 per cent. bonds, due 1999 Rio Grande Western railway, first mortgage 4 per 3,000 00 2,600 00 cent, bonds, due 193 5,000 00 3,825 00 50,000 00 uri, Kansas and Texas, first mortgage 4 per 10,000 00 7,450 00 St. Joseph and Grand Island first mortgage 6 per cent. bonds
156 shares Western Union Telegraph, stock
Northern Pacific railroad and Land Grant, conmortgage, gold, five per cent. due 1989.
Richmond and West Point Terminal Railway and
Warehouse Company, first mortgage 5 per 15,000 00 11,400 00 10,000 00 8,175 00 10,000 00 6,825 00 cent., 1914. 42 shares Home Insurance Company of New York, 4,200 00 6.195 00 200 shares New York, Ontario and Western rail-20,000 00 3,000 00 20,000 00 way, stock. 100 shares Western Union Telegraph Company, 9,575 00 10,000 00

stock 100 shares Texas Pacific, stock 100 shares Manhattan railway, stock 100 shares Gold and Stock Telegraph Company stock Louisville, St. Louis and Texas, first mortgage 6 per cent. bonds. 10,000 00 10,000 00 8,710 00 30,000 00 23,400 00 16,310 00 Total par and market value, and amount

Total par and market value, and amount
loaned thereon. \$425,200 00 \$353,060 00 \$270,020 00

Cash in company's principal office
Cash belonging to the company deposited in National Park Bank, N. Y., \$12,294.48;
Chemical National Bank, N. Y., \$6,346.74; Union Trust Company, N. Y., \$1,000; Seventh National Bank, N. Y., \$1,048.21. Total
Interest due and accrued on stocks not included in "market value"
Interest due and accrued on collateral loans
Gross premiums in course of collection not more than three months due.
All other property belonging to the company—viz., due from other companies for remsurance on losses aircady paid: Miscellaneous mortgage, \$9,298 86; Plate Glass
Saivage, \$7,500; all other securities, \$7,413.55; reserve and reinsurance in non-represented companies in New York State; Citizens Insurance, of Ca.; Equitable Endowment Insurance Company, Ohio; Boiler I. and I. Company, Ca.; City Safe Deposit and Trust Company, of Pa.; London G. and A. Company (not deducted fron liabilibilities), \$7,961.84. Total

Aggregate amount of all the assets of the company, stated at their actual value \$1,421,229 23

III. LIABILITIES. The liabilities of said company:
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.

Losses resisted, including interest, costs and other expenses thereon....

881,985 17 6,370 15 neous expenses.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested.

Total amount of all liabilities, except capital stock and net surplus. \$ 1,092,826 75
Joint stock capital actually paid up in cash 250,000 00
Surplus beyond capital and all other liabilities 78,602 48 Aggregate amount of all liabilities, including paid-up capital stock and net surplus.. \$1,421,229 23 IV. INCOME DURING THE YEAR.

Fidelity Accident Plate Glass Steam Boiler department, department, department, department, \$ 236,157 45 \$ 1,093,396 77 \$ 218,658 86 \$ 83,666 28 Gross premiums received in cash . . \$ Deduct reinsurance, rebate, abate-28.866 30 25.538 25

Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources. 44,445 52 Aggregate amount of income actually received during the year, in cash...... \$1.600,563 74

V. EXPENDITURES DURING THE YEAR. Fidelity Accident Plate Glass Steam Boiler department. department. department.

Net amount paid for losses... \$31,566 85 \$379,566 01 \$73,125 04 \$6,321 29 \$512,309 19
Cash dividends actually paid to stockholders (amount declared during the year \$22,500 00
Paid for commissions or brokerage.
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other

employes.

Paid for State, national and local taxes in this and other States

All other payments and expenditures—viz., traveling advertising, printing and stationery, boiler inspection, rent, postage, etc., etc., \$196,141.19; profit and loss account, \$485.53.

WILLIAM M. RICHARDS, President, ROBERT J. HILLAS, Secretary.

STATE OF NEW YORK.

CITY AND COUNTY OF NEW YORK.

Be it remembered that on the 29th day of February, 1831, at the city aforesaid, before me, James C. Menair, a notary public, resident in said city, duly commissioned and qualified by the executive authority, and under the laws of the State of New York, to take adknowledgment of deeds, &c., to be used or recorded therein, personally appeared William M. Bichards, president, and Robert J. Hillas, secretary of the Fidelity and Casualty Company of New York, who, being sworn, depose and say, and each for himself says, that they are the above described officers of the said company, and that the foregoing is a true and correct statement of the actual condition of said organization on the last day of its fiscal year, to-wis; the 31st day of December, 1890, according to the best of their information, knowledge and belief, respectively.

SEAL

on the twentieth day of February, 1891.

Notary Public, New York county.

W. L. SEDDON & CO., General Agents, 1110 East Main Street, Richmond, Va.